

Leasing, Lending and Diversified Financial Solutions



The future belongs to those who prepare for it

Following recent economic trends, the leasing, lending and diversified financial market continues to see improvement. However, uncertainty about the future and upcoming changes in Washington can make even the most optimistic become a little pessimistic. Compressed margins, competitive markets, aging technology and global consolidation have created a demand for operational and technical excellence. With the top 25 lessors accounting for over 80% of all market activity—in excess of \$90 billion each year—the successful companies will be those with superior efficiency and flawless execution.¹

While this results in tremendous competition, it's also a source of innovation as finance companies seek to streamline global and local operation to maximize profit margins.

Capgemini's banking and diversified financial professionals are uniquely qualified to be your strategic partner in the creation of high-value, sustainable strategies for growth and transformation, accelerating your future today.

¹ Monitor 100, 2014. www.monitordaily.com.

Our Offerings for Lending, Leasing & Diversified Finance Companies

Our clients rely on Capgemini to anticipate industry trends and develop strategies to gain competitive advantage. Our domain and transformation offerings include:

Business Process Reengineering & Process Management

Lending, leasing and diversified finance companies are under pressure to undergo technology change. Rather than simply replace aging systems with new ones, larger benefits can be gained from revitalizing and reengineering the workflows and operations associated with the technology. Capgemini maintains a compendium of leading practices that can be used to help create your optimal to-be operating model that will be supported by renewed technology.

System Selection

It is imperative to select the vendor and system whose strengths are most in line with organizational vision and functional needs. However this is easier said than done. Capgemini assists with selection of platforms across the enterprise by understanding the strategy, operating model, channel strategy and capability requirements, both as-is and to-be of your organization. This along with our continued analysis of the market and service providers, and repository of RFI and RFP questions, demo scripts and score cards allows the evaluation to go much quicker than when undertaken independently.

Business Transformation

Change is an inherent characteristic of any organization and like it or not, all organizations must change to remain relevant. Program governance and change management to facilitate sustainable organization change to support new operating models is a key to the success of any project undertaking. Capgemini has a set of tools and work aides to assist through this often overlooked aspect of technology implementations.

Digital Transformation

Current trends in corporate IT have caused enterprises across industries to rethink their digital strategies. The trajectory of IT is clear: organizations are entering the world of enterprise technology at an ever-quicken pace, and the trend is unlikely to abate. Mobility has become central to the way enterprises conduct their business, enabling employees and customers to be always-on and powering the next wave of connected services—the Internet of Things. Enterprise mobility goes beyond mobile apps; it's about ensuring a 'mobile first' business and encompasses, social, mobile, digital and cloud. Capgemini is strategically placed to help clients deliver better products, services and business processes through digitization.

We work with large, global diversified financial firms and small independent lessors which provide us with expertise with every ticket size of asset—from aircraft to micro-ticket. Key technology offerings include:

Technology and Business Strategy Planning

In an ideal world, business and technology work closely together to drive toward common goals. In reality, your business and the technology that drives it aren't always in alignment—especially after years of technology initiatives and system

Capgemini has **proven expertise** in all areas of lending, leasing and diversified financials including customer relationship management, originations, lease/loan management, asset disposition and market strategy

changes or lack thereof. Your company must carefully plan your technology roadmap to match business drivers and challenges. Capgemini's innovative approach helps our clients create a strategic roadmap and executable five year plan which combines our real-world lending, leasing and diversified finance knowledge with the patented Capgemini Accelerated Solutions Environment to build consensus and stimulate innovation.

Technology Deployment

Today's technology platforms are much more complex and powerful than the systems they replace, which creates both opportunity and risk. Successfully implementing your technology solution frequently requires specialized skills and experience in delivering cost effective deployments. By partnering with Capgemini, you can help reduce the risk and implement a better solution by working with consultants who understand your industry and the workflow of the entire life-cycle. We can help design, build and implement a custom or package solution for lease/loan transaction management and servicing and support data migration, user training, user guide customization and other key initiatives through a global network of over 25,000 financial services professionals.

Capgemini's Global Center of Excellence

Capgemini's Center of Excellence for Lending, Leasing and Diversified Financials gives you access to our pool of specialists and helps your organization:

- Utilize a proven methodology for sunseting applications and migrating to new technology.
- Employ our highly scalable resource model and broad range of services.
- Gain access to our library of re-usable components and templates (e.g., data migration for acquired portfolios).
- Reduce project delivery turnaround time and lower total cost of ownership.
- Access industry leading practices and standardized end user trainings.

Our global Center of Excellence helps us provide thought leadership, anticipate the industry's emerging trends and communicate trends to our clients through the annual

Business Technology Performance Index, the leasing and equipment finance industry's annual report on technology trends and spend.



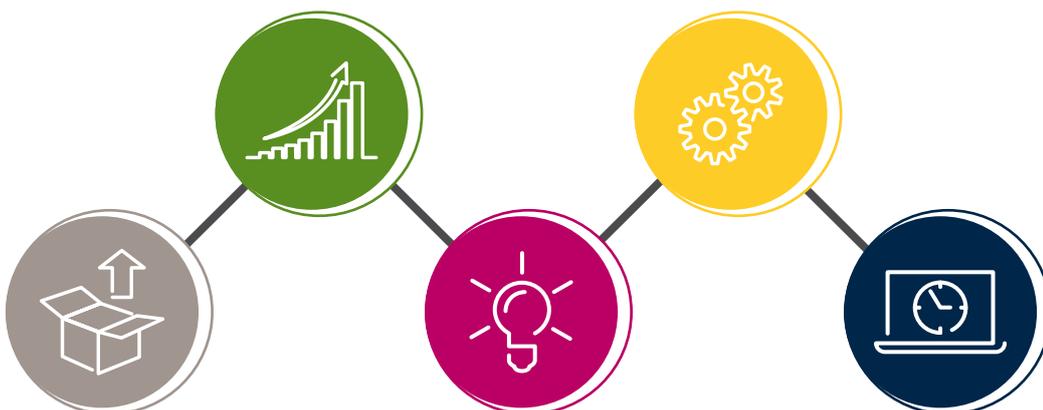
Maximizing Business Intelligence Investment

Nearly all large lessors will make a significant investment in data warehouses or business intelligence centers. Yet not all will maximize the value of those investments. Major issues include the integrity of data, the ability to aggregate and display information across all business lines, and the ability to turn the data into actionable information. Capgemini has experience leveraging data warehouse investments to address a variety of business needs including marketing campaigns, regulatory compliance, risk management, 360 degree client view and management reporting.

Independent Testing & Performance Engineering

Testing is a vital ingredient to ensure your technology investments are available for your business. The cost of inaccurate decisions or application faults based on poor software quality, poor configuration, application development delays or system stoppages are far too high. More than ever, companies expect their systems will be available and accurate. Disciplined testing can provide the tools and processes to improve reliability and stability. Capgemini draws on thousands of existing testing scenarios and provides a full spectrum of testing services from assessing your current test processes to managing an enterprise-wide testing center using globally diverse teams.

Capgemini's banking and diversified financials domain specialists are part of our global practice which includes **over 25,000 professionals** devoted to financial services



Global Network with Proven Expertise in Banking & Diversified Financials

Capgemini's banking and diversified financials domain specialists are part of our global financial services practice which draws on a network of 25,000 FS professionals to help define strategy, design the execution plan and follow through with project execution. Our unique and proven collaborative business approach helps clients realize powerful transformative growth by delivering superior results on time and on budget, while our global governance model helps make sure you experience transparency and accountability.

Our Credentials at a Glance



- Over **500** qualified lending, leasing and diversified financial professionals across the world
- Hands on experience with every major solution from customer relationship management, originations to termination
- Successfully delivered over 200 projects globally covering multiple industry segments and business models
- Focus on creating more efficient and profitable operations for the industry's leading organizations



Our banking and diversified financials team has experience serving the largest companies in the industry including:

- Over half of the Monitor 100 companies
- Two-thirds of the Top 50 Bank Holding Companies
- One-third of the Fortune 50 Largest Diversified Financial Companies
- Multi-national Captive Finance Companies across diverse industry segments



Very active in the Equipment Leasing and Finance Association (ELFA) with industry publications and speaking activities.

- On the ELFA International Committee, Service Provider Business Council, and Technology Committee
- Articles and studies on enterprise risk management, BPM, captive finance, CRM, global implementation, compliance strategy, leading practices, front-end processing, automotive shared service CRM centers, research report: Dealership of the Future
- Speak at The ELFA Annual Convention, Captive Finance Webinar and Roundtable, and Industry Technology Webinar
- Industry blogs on latest technology and digital trends

Strategy in Practice: A Top 5 Bank Lessor Seeks Industry Experience

Our client, a top 5 bank lessor, had long been focused on its legacy platform and needed an external view of the market. To select a new credit underwriting platform, our client had gone through a broad vendor analysis and requirements definition process. The results of this internal process identified two potential candidates with industry-accepted solutions capable of meeting requirements. Our client hired Capgemini to perform due diligence on the two vendors to help make an informed decision.

The Solution

Capgemini worked with our client's team to:

- Prepare and contact a list of vendor customers for references
- Provide an independent assessment of the advantages and disadvantages of the vendor's technology strategies
- Design a Proof of Concept
- Prepare a credibility rating for each vendor based on market knowledge and client interviews
- Identify mutual product-related gaps and similarities in functionality
- Help prepare key distinct workflows to be demonstrated
- Prepare technical review
- Clarify key drivers for making a technology decision
- Align the competing technology platforms with our client's technology needs

The Result

Our client received an unbiased, comprehensive analysis of the vendor due diligence and proof of concept demonstration results. Capgemini's independent analysis identified a potential candidate capable of meeting the client's requirements and offered a solution that is dynamic enough to integrate with the enterprise architecture and drive efficient operations.

Get started today

by visiting us at www.capgemini.com/banking, or
contacting us at banking@capgemini.com.



About Capgemini

With almost 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at

www.capgemini.com

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